

**Information to identify the case:**

Debtor 1	<u>Jacqueline Y Wade-Rowe</u>	Social Security number or ITIN	<b>xxx-xx-7465</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-24276-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jacqueline Y Wade-Rowe

3/18/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Jacqueline Y Wade-Rowe  
DebtorCase No. 14-24276-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 28

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db +Jacqueline Y Wade-Rowe, 2001 Delaware Ave, Pittsburgh, PA 15218-1818  
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,  
 Pittsburgh, Pa 15222-5413  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866  
 13997585 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866  
 14334736 +Redevelopment Authority of Allegheny County, Allegheny County Economic Development,  
 One Chatham Center, Suite 900, 112 Washington Place, Pittsburgh, PA 15219-3458

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:46:54 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Mar 19 2020 07:58:00 Capital One Auto Finance c/o AIS Portfolio Service,  
 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901  
 cr +EDI: AISACG.COM Mar 19 2020 07:58:00 Capital One Auto Finance c/o Ascension Capital Gro,  
 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901  
 cr +EDI: PRA.COM Mar 19 2020 07:58:00 PRA Receivables Management LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 13944487 +EDI: GMACFS.COM Mar 19 2020 07:58:00 ALLY FINANCIAL, P.O. BOX 380901,  
 Minneapolis, MN 55438-0901  
 13960207 EDI: GMACFS.COM Mar 19 2020 07:58:00 Ally Financial serviced by Ally Servicing LLC,  
 PO Box 130424, Roseville, MN 55113-0004  
 13944488 +EDI: CAPONEAUTO.COM Mar 19 2020 07:58:00 Capital One Auto Finance, PO Box 259407,  
 Plano, TX 75025-9407  
 13951985 +EDI: AIS.COM Mar 19 2020 08:03:00 Capital One Auto Finance c/o AIS,  
 Potfolio, LP f/k/a AIS Data Services, d/b/a Ascension Capital Group,  
 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901  
 14995689 +EDI: AISACG.COM Mar 19 2020 07:58:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 4360, Houston, TX 77210-4360  
 13944489 +EDI: CAPITALONE.COM Mar 19 2020 07:58:00 Capital One Bank, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 13944490 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 19 2020 04:43:30 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 13944491 +EDI: TSYS2.COM Mar 19 2020 07:58:00 DSNB/MACYS, PO Box 8218, Mason, OH 45040-8218  
 14011545 +E-mail/Text: kburkley@bernsteinlaw.com Mar 19 2020 04:48:27 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13944492 +E-mail/Text: bankruptcy@fncbinc.com Mar 19 2020 04:45:40 FIRST NATIONAL COLLECTIO,  
 610 WALTHAM WAY, Sparks, NV 89437-6695  
 14006202 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 19 2020 04:41:30  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13944493 E-mail/Text: camanagement@mtb.com Mar 19 2020 04:46:22 M & T BANK, PO BOX 900,  
 Millsboro, DE 19966  
 13944494 E-mail/Text: camanagement@mtb.com Mar 19 2020 04:46:22 M&T Bank, P.O. Box 64679,  
 Baltimore, MD 21264  
 13956045 E-mail/Text: camanagement@mtb.com Mar 19 2020 04:46:22 M&T BANK, PO BOX 1288,  
 Buffalo, NY 14240  
 13944495 +EDI: AGFINANCE.COM Mar 19 2020 07:58:00 Onemain Financial, 6801 Colwell Blvd,  
 Irving, TX 75039-3198  
 13999687 EDI: PRA.COM Mar 19 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14657757 EDI: PRA.COM Mar 19 2020 07:58:00 Portfolio Recovery Associates, LLC, PO BOX 41067,  
 Norfolk, VA 23541  
 13944496 EDI: AGFINANCE.COM Mar 19 2020 07:58:00 Springleaf Financial Services, PO Box 3251,  
 Evansville, IN 47731

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Capital One Auto Finance  
 cr Duquesne Light Company  
 cr M&T BANK

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 28

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com  
Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Laurence A. Mester on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com,  
jschwartz@mesterschwartz.com  
Lawrence W. Willis on behalf of Debtor Jacqueline Y Wade-Rowe ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11